

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

GALE D HORTON

Case No. 09-35342

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/24/2009.
- 2) The plan was confirmed on 02/10/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/27/2012, 07/09/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/06/2010, 04/26/2012.
- 5) The case was completed on 03/16/2015.
- 6) Number of months from filing to last payment: 66.
- 7) Number of months case was pending: 75.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,752.00.
- 10) Amount of unsecured claims discharged without payment: \$169,089.17.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$27,152.34
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$27,152.34**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,461.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,420.59
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$3,882.09</b>

Attorney fees paid and disclosed by debtor: \$1,038.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAC/FLEET BKCARD	Unsecured	6,922.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	35,927.00	NA	NA	0.00	0.00
CHASE MANHATTAN MORTGAGE CO	Secured	231,475.00	220,008.05	NA	0.00	0.00
CHASE MANHATTAN MORTGAGE CO	Secured	NA	48,791.67	NA	0.00	0.00
CITIBANK NA	Secured	NA	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	5,561.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	7,358.00	NA	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Unsecured	413.66	NA	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Secured	413.66	0.00	414.00	414.00	0.00
CITY OF CHICAGO WATER DEPT	Secured	450.00	0.00	450.00	450.00	0.00
COOK COUNTY TREASURER	Secured	2,500.00	1,468.71	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	581.29	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	4,027.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	2,247.00	NA	NA	0.00	0.00
HSBC BANK USA	Secured	190,000.00	189,111.66	189,111.66	0.00	0.00
HSBC BANK USA	Unsecured	16,262.00	NA	NA	0.00	0.00
HSBC MORTGAGE SVCS INC	Secured	45,262.00	44,053.24	46,424.84	0.00	0.00
HSBC MORTGAGE SVCS INC	Secured	NA	2,371.60	1,500.00	1,500.00	0.00
MCCARTHY BURGESS & WOLFF	Unsecured	460.00	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	4,999.70	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	1,414.00	2,449.93	2,449.93	393.41	0.00
MIDTOWN PHYSICIANS	Unsecured	111.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	10,034.00	21,335.07	21,335.07	3,425.95	0.00
NAVIENT SOLUTIONS	Unsecured	9,857.00	10,616.96	10,616.96	1,704.86	0.00
NAVIENT SOLUTIONS	Unsecured	9,698.00	8,210.92	8,210.92	1,318.50	0.00
OMNI BANK	Secured	281,667.00	NA	NA	0.00	0.00
OMNI BANK	Unsecured	18,333.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	505.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	100.00	131.35	131.35	21.09	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	12,614.00	12,965.54	12,965.54	2,081.99	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,674.00	5,536.82	5,536.82	889.09	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE	Unsecured	7,741.00	NA	NA	0.00	0.00
STATE FARM BANK	Unsecured	NA	0.00	1,343.27	215.70	0.00
STATE FARM BANK	Secured	10,523.00	11,866.27	10,523.00	10,523.00	332.66
US CELLULAR	Unsecured	438.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	4,663.25	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$235,536.50	\$0.00	\$0.00
Mortgage Arrearage	\$1,500.00	\$1,500.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$11,387.00	\$11,387.00	\$332.66
<b>TOTAL SECURED:</b>	<b>\$248,423.50</b>	<b>\$12,887.00</b>	<b>\$332.66</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$62,589.86</b>	<b>\$10,050.59</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,882.09</u>
Disbursements to Creditors	<u>\$23,270.25</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$27,152.34</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/18/2015

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.